



Order Filed on September 15, 2023

by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg, MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

IN RE:

JUAN F ESPINAL  
MARIA L ESPINAL

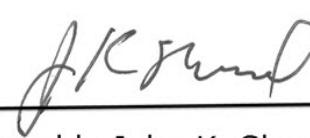
**Case No.: 22-19651 JKS**

**Hearing Date: 9/14/2023**

**ORDER PERMITTING DEBTOR TO CURE ARREARAGES TO TRUSTEE**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: September 15,  
2023**

  
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**Honorable John K. Sherwood  
United States Bankruptcy Court**

Debtor(s): JUAN F ESPINAL

MARIA L ESPINAL

Case No.: 22-19651

Caption of Order: ORDER PERMITTING DEBTOR TO CURE ARREARAGES TO TRUSTEE

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THIS MATTER having come before the Court on 09/14/2023 on notice to RUSSELL L LOW ESQ,  
and to the Debtor(s) herein, and good sufficient cause having been shown, it is:

- ORDERED, that the Debtor(s) are to resume payments to the Trustee's office in the amount of \$660.00 starting on 10/1/2023 for the remaining 51 month(s); and it is further
- ORDERED, that the Debtor(s) must pay \$1,268.34 to the Trustee's office by 9/30/2023 or the case will be dismissed with no further Notice to Debtor or Debtor's Attorney; and it is further
- ORDERED, that if Debtor(s) are more than 30 days in arrears with their payment, then the case will be dismissed upon certification of the Standing Trustee.

In re:  
Juan F Espinal  
Maria L Espinal  
Debtors

Case No. 22-19651-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 15, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Juan F Espinal, Maria L Espinal, 66 Seneca Avenue, Dumont, NJ 07628-2730

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Juan F Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Maria L Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Total Noticed: 1

TOTAL: 5